

DEPARTMENT OF GENERAL SERVICES
Records Management Division

SCHEDULE
NO.
612-114

This Schedule Supercedes 612-54

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RECORDS RETENTION AND DISPOSAL SCHEDULE

Department of Licensing and Regulation State Bank Commissioner

AGENCY

DIVISION

Item No.	Description	Retention
1	<p><u>CHARTERS, AMENDMENTS, AND BY LAWS:</u> These basic legal documents (filed alphabetically by company name) are necessary to satisfy legal requirements.</p>	Retain permanently and transfer periodically to State Archives.
2	<p><u>FINANCIAL RECORDS OF INSTITUTIONS IN RECEIVERSHIP:</u> Whenever the capital stock of an institution is reduced by impairment, and such impairment is not made good as prescribed by law, the Bank Commissioner may take possession and retain possession until it resumes business or is placed in final liquidation. In accordance with this responsibility, various financial records of trusts, receipts and disbursement books and other records have accumulated for those taken in receivership.</p>	Retain permanently and transfer periodically to State Archives.
3	<p><u>OPINIONS OF THE ATTORNEY GENERAL:</u> Official interpretations of law as it pertains to the administration of the powers and responsibilities of the Bank Commissioner.</p>	Retain until superceded, or rescinded. Then destroy.
4	<p><u>AFFILIATE FILE:</u> Folders are established on applications for non-bank affiliates of banking institutions and certain correspondence, Audit Reports, Resolution Certificates Application Forms, Affiliation Plans, etc.</p>	Retain the file while affiliate is under the regulation of this office and for three (3) years thereafter. Then destroy.
5	<p><u>PERIODIC EXAMINATION FILES (Completed):</u> Files document the extent of the statutory required examination to determine the financial condition and soundness of State chartered banks, trust companies, mutual savings banks, and credit unions. Files contain all or some of the following:</p> <ul style="list-style-type: none"> a. Examiners Reports b. Confidential Reports 	Retain workpapers for five (5) years after examination. Retain reports only an additional five (5) years. Then destroy.

Schedule Approved by Department,
Agency, or Division Representative

Schedule Authorized by

8-21-88 *Reginald H. ...* Director

Date Signature Title

SEP 1 1988 *Edward C. ...*

Date State Archivist

RECORDS RETENTION AND DISPOSAL SCHEDULE
(CONTINUATION SHEET)

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Item	Description	Retention
	<ul style="list-style-type: none"> c. Recommendations d. Remarks and Conclusions e. Correspondence f. Questionnaires g. Reports of Meetings h. Lists of officers i. Reconciliations and Analyses j. Investment Schedules k. Verifications 	
6	<p><u>NEW BANKS:</u> Contains all documentation relating to the application (filing of a charter) to establish a new bank, i.e., correspondence, feasibility study, minutes of organizational meetings, financial reports and biographical information on proposed directors and the chief executive officer, major stockholders, proposed committees and operating policies, and documentation on regulatory actions.</p>	Retain for (10) years after opening of bank. Then destroy.
7	<p><u>FINANCIAL REPORTS OF BANKING INSTITUTIONS:</u> Quarterly reports of assets and liabilities and income and expenses submitted by State chartered banks and trust companies.</p>	Retain year-end report for five (5) years. Retain quarterly report for 1 year. Then destroy.
8	<p><u>COMMON TRUST FUNDS:</u> As required by Section 508 the Financial Institution Article 12 of the Annotated Code, banking institutions must submit detailed plans for Common Trust Funds. Also filed here are correspondence and Annual Reports.</p>	Retain while trust fund is in existence, and for three (3) years after dissolution. Then destroy.

RECORDS RETENTION AND DISPOSAL SCHEDULE
(CONTINUATION SHEET)

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Item	Description	Retention
9	<p><u>MERGERS:</u> Folders containing all documents required from combining institutions which includes:</p> <ul style="list-style-type: none"> a. Certificates of Merger b. Merger of agreements c. Correspondence d. Notices of Meetings Stockholders e. Certificates of Publication f. Certified Copies of Resolution of Stockholders g. News paper Clippings. 	<p>Retain for ten (10) years after completion of merger. Then destroy.</p>
10	<p><u>DIRECTORS OATHS:</u> Lists of Directors and Officers (Form LD-7) along with signed and notarized Oaths of Directors.</p>	<p>Retain for one (1) year. Then destroy.</p>
11	<p><u>COMPLAINT FILES:</u> Correspondence dealing with complaints against all financial institutions under jurisdiction of the Bank Commissioner.</p>	<p>Retain for three (3) years after final settlement. Then destroy.</p>
12	<p><u>STOCKHOLDER LISTS:</u> Mainly IBM printouts including register tapes. This information includes list of stockholders, their residences and the amount of stock held by each stockholder at the end of each calendar year.</p>	<p>Retain for one (1) year. Then destroy.</p>
13	<p><u>MORTGAGE AND SECURITY CARDS:</u> 5" x 8" forms filed by city or county, then by bank name and type of loan. They represent all loans and security holdings of banks at time of inspection by Bank Examiners.</p>	<p>Retain for five (5) years after placement in inactive file. Then Destroy.</p>

RECORDS RETENTION AND DISPOSAL SCHEDULE
(CONTINUATION SHEET)

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14	<p><u>BANK BRANCH FILE:</u> Folders are established for each application and contain the application, documentation of regulatory action, and related correspondence. Separate files are maintained for applications pending regulatory action or final opening. Upon actual opening for business, folders are filed under bank name.</p>	<p>Retain for three (3) years after opening of branch or rejection of branch application. Then destroy.</p>
15	<p><u>CURRENCY EXCHANGE MASTER INDEX CARDS:</u> 3" x 5" cards listing the names of principal licensees, address, business of principal (whether corporation, association or partnership), list of officers, license number, type of bond furnished and number of certified agents. Filed with each principal licensee card are cards for all agents of the licensee. Information included is the name of agent, address, business, principal's license number and date of last licensing. Arranged alphabetically by principal licensee with the agents cards alphabetized within each group. A copy of the card is also filed alphabetically by company name in either a current or closed section.</p>	<p>Retain cancelled principal licensee cards for three (3) years. Then destroy.</p>
16	<p><u>CORRESPONDENCE - FINANCIAL INSTITUTIONS:</u> Bank and credit union correspondence is arranged alphabetically by institution's name and includes all correspondence concerning operational matters, changes, relocations, examinations and results from arising from such.</p>	<p>Retain for five (5) years after creation or receipt. Then destroy.</p>
17	<p><u>CORRESPONDENCE - GENERAL AND MISCELLANEOUS:</u> Correspondence with Federal and State agencies, private groups, organizations and the public are filed here alphabetically by subject.</p>	<p>Retain for five (5) years after creation or receipt. Then destroy.</p>

03/11/2011
 10:00 AM
 FEDERAL BUREAU OF INVESTIGATION

INSTRUCTIONS--TYPE OR PRINT A SEPARATE FORM FOR EACH NEW OR REVISED RECORD SERIES. FORWARD WITH RECORDS RETENTION SCHEDULE (DGS 550-1)

DEPARTMENT OF GENERAL SERVICES
RECORDS MANAGEMENT DIVISION
7275 WATERLOO ROAD
P.O. BOX 275
JESSUP, MARYLAND 20794

AGENCY RECORDS INVENTORY

PAGE 1 OF 2

1. DEPARTMENT/AGENCY
LICENSING & REGULATION

2. DIVISION
FINANCIAL REGULATION

3. UNIT
BANK COMMISSIONER

DEFINITION-RECORD SERIES- A GROUP OF RELATED RECORDS NORMALLY FILED AND USED AS A UNIT FOR REFERENCE AS WELL AS RETENTION AND DISPOSITION PURPOSES

4. RECORD SERIES TITLE
CHARTERS, AMENDMENTS and BY-LAWS

5. EARLIEST YEAR/LATEST YEAR
1910 TO 1990

6. RECORD SERIES DESCRIPTION (BRIEFLY DESCRIBE THE TYPES OF INFORMATION/DOCUMENTS/FORMS FOUND IN THE SERIES. INCLUDE THE PURPOSE OR FUNCTION OF THE SERIES)
Initial application to form a bank or credit union; reports of investigations of original incorporators; list of original stock holders; list of original directors and officers.
All the above pertain to banks or credit unions which have merged into other financial institutions or have gone out of business. Records pertaining to currently active banks and credit unions are maintained in the offices of the Bank Commissioner

7. RECORD SERIES FORMAT(S)
 LETTER SIZE MICROFILM
 LEGAL SIZE COMPUTER TAPE
 BOUND BOOK FLOPPY DISK
 AUDIO TAPE VIDEO TAPE
 OTHER(SPECIFY)

8. RECORD SERIES SEQUENCE
 ALPHABETICAL
 NUMERICAL
 CHRONOLOGICAL
 GEOGRAPHICAL
 OTHER(SPECIFY)

9. VOLUME
2
NUMBER
 FILE DRAWER(S)
 MICROFILM REEL(S)
 COMPUTER TAPE(S)
 OTHER(SPECIFY)
10. ANNUAL ACCUMULATION
1-6-2
inches
NUMBER
 FILE DRAWER(S)
 MICROFILM REEL(S)
 COMPUTER TAPE(S)
 OTHER(SPECIFY)

11. FILE IS USED very seldom
 DAILY WEEKLY MONTHLY

12. FILE BECOMES INACTIVE AFTER
5
NUMBER MONTH(S) YEAR(S)

13. CURRENT LOCATION(S) (BLDG., FLOOR, ROOM)
ARCHIVES IN ANNAPOLIS

14. IS RECORD SERIES DUPLICATED ELSEWHERE?
(IF YES, SPECIFY AGENCY OR OFFICE)
 YES NO

15. ACCESS RESTRICTIONS YES NO
(IF YES, CITE LAW(S) & REGULATION(S))

16. AUDIT REQUIREMENTS
 NONE STATE FEDERAL INDEPENDENT

17. IS AN INDEX SYSTEM USED? (IF YES, EXPLAIN BRIEFLY AND DESCRIBE ANY HARDWARE/SOFTWARE)
 YES NO

18. RECOMMENDED RETENTION
Permanently, as required by STATE LAW

19. NAME AND TITLE OF PREPARER
JOHN DAHNE
FINANCIAL ECONOMIST

20. TELEPHONE NUMBER
333-6810

21. DATE
10-20-91

INSTRUCTIONS--TYPE OR PRINT A SEPARATE FORM FOR EACH NEW OR REVISED RECORD SERIES. FORWARD WITH RECORDS RETENTION SCHEDULE (DGS 550-1)

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DEFINITION-RECORD SERIES. A GROUP OF RELATED RECORDS NORMALLY FILED AND USED AS A UNIT FOR REFERENCE AS WELL AS RETENTION AND DISPOSITION PURPOSES

4. RECORD SERIES TITLE

FINANCIAL RECORDS OF INSTITUTIONS IN RECEIVERSHIP

5. EARLIEST YEAR/LATEST YEAR

1911 TO 1990

6. RECORD SERIES DESCRIPTION (BRIEFLY DESCRIBE THE TYPES OF INFORMATION/DOCUMENTS/FORMS FOUND IN THE SERIES. INCLUDE THE PURPOSE OR FUNCTION OF THE SERIES)

Whenever the capital stock of a state-chartered bank is reduced by impairment, the Bank Commissioner may take and retain possession of the institution until it resumes business or is liquidated. Various financial records of trusts, receipts and disbursements, and other records are retained to ensure accurate and complete liquidation and, eventually, complete and accurate history of all transactions in case of suits or other legal actions initiated by heirs or successor trustees

7. RECORD SERIES FORMAT(S)

- LETTER SIZE MICROFILM
 LEGAL SIZE COMPUTER TAPE
 BOUND BOOK FLOPPY DISK
 AUDIO TAPE VIDEO TAPE
 OTHER(SPECIFY)

8. RECORD SERIES SEQUENCE

- ALPHABETICAL
 NUMERICAL
 CHRONOLOGICAL
 GEOGRAPHICAL
 OTHER(SPECIFY)

9. VOLUME

- 2
NUMBER FILE DRAWER(S)
 MICROFILM REEL(S)
 COMPUTER TAPE(S)
 OTHER(SPECIFY)

10. ANNUAL ACCUMULATION

- usually FILE DRAWER(S)
none MICROFILM REEL(S)
NUMBER COMPUTER TAPE(S)
 OTHER(SPECIFY)

11. FILE IS USED very seldom

- DAILY WEEKLY MONTHLY

12. FILE BECOMES INACTIVE AFTER

- 10 MONTH(S) YEAR(S)
NUMBER

13. CURRENT LOCATION(S) (BLDG., FLOOR, ROOM)

ARCHIVES IN ANNAPOLIS

14. IS RECORD SERIES DUPLICATED ELSEWHERE?

- (IF YES, SPECIFY AGENCY OR OFFICE)
 YES NO

15. ACCESS RESTRICTIONS YES NO

(IF YES, CITE LAW(S) & REGULATION(S))

16. AUDIT REQUIREMENTS

- NONE STATE FEDERAL INDEPENDENT

17. IS AN INDEX SYSTEM USED? (IF YES, EXPLAIN BRIEFLY AND DESCRIBE ANY HARDWARE/SOFTWARE)

- YES NO

18. RECOMMENDED RETENTION

Permanently, as required by STATE LAW

19. NAME AND TITLE OF PREPARER

JOHN DAHNE
FINANCIAL ECONOMIST

20. TELEPHONE NUMBER

333 - 6810

21. DATE

10-20-91